

**Fill in this information to identify the case:**

Debtor 1 Mauro Lopez

Debtor 2 Mandy Lopez  
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of California

Case number 17-10068

**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Lakeview Loan Servicing, LLCCourt claim no. (if known): 17-1Last 4 digits of any number you use to  
identify the debtor's account: 3 3 5 9Date of payment change:  
Must be at least 21 days after date  
of this notice 04/01/2020New total payment: \$ 1,503.54  
Principal, interest, and escrow, if any**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_
- New Escrow Payment includes: Escrow (\$534.78) and Shortage (\$7.43) \_\_\_\_\_
- Current escrow payment: \$ 551.16 New escrow payment: \$ 542.21

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_
- Current interest rate: \_\_\_\_\_ % New interest rate: \_\_\_\_\_ %
- Current principal and interest payment: \$ \_\_\_\_\_ New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)
- Reason for change: \_\_\_\_\_
- Current mortgage payment: \$ \_\_\_\_\_ New mortgage payment: \$ \_\_\_\_\_

Debtor 1

**Mauro Lopez**

First Name Middle Name Last Name

Case number (if known) **17-10068****Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.



I am the creditor.



I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X/s/ Mark Stephen Krause**

Signature

Date **02/26/2020**

Print:

**Mark Stephen Krause**

First Name Middle Name Last Name

Title **Attorney for Creditor**

Company

**ZBS Law, LLP**

Address

**30 Corporate Park, Suite 450**

Number Street

**Irvine, CA 92606**

City State ZIP Code

Contact phone

**(714) 848-7920**Email **bankruptcy@zbslaw.com**

# ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

MAURO B LOPEZ  
MANDY L LOPEZ  
C/O EVAN LIVINGSTONE ATTY  
740 4TH ST # 215  
SANTA ROSA CA 95404-4421

**Statement Date:** 02/11/2020

Annual Escrow Account Disclosure Statement	
<b>Loan Number:</b>	
<b>Review Period:</b>	05/2019 to 03/2020
<b>Escrow Surplus/Shortage:</b>	<b>\$-89.19</b>

Current Mortgage Payment	
<b>Principal and/or Interest:</b>	\$961.33
<b>Escrow (Taxes and/or Insurance):</b>	\$530.39
<b>Prorated Shortage:</b>	\$20.77
<b>Total Monthly Payment:</b>	<b>\$1,512.49</b>

New Mortgage Payment	
<b>Principal and/or Interest:</b>	\$961.33
<b>Escrow (Taxes and/or Insurance):</b>	\$534.78
<b>Prorated Shortage:</b>	\$7.43
<b>Total New Monthly Payment</b>	<b>\$1,503.54</b>
<b>Effective Due Date:</b>	<b>04/01/2020</b>

Contact Us
<b>Customer Service/Pay-by-Phone</b> 1.800.509.0183* <small>*Calls are randomly monitored and recorded to ensure quality service.</small>
<b>Hours</b> Monday - Friday: 8 a.m. to 10 p.m. EST Saturday: 8 a.m. to 3 p.m. EST
<b>Website:</b> <a href="http://www.LakeviewLoanServicing.MyLoanCare.com">www.LakeviewLoanServicing.MyLoanCare.com</a>

**Autodraft Customers:** If your mortgage payment amount has changed, we'll adjust your payment for you.

**Online Bill Payment Customers:** If your mortgage payment amount has changed, you will need to contact your financial services provider to adjust your payment.

Account History					
The following statement of activity in your escrow account from 05/2019 through 03/2020 displays actual activity as it occurred in your escrow account during that period. If your loan was transferred by another mortgage servicer, the prior projection information may not be included below.					
Month	Activity	Projected Amount	Actual Amount	Projected Escrow Balance	Actual Escrow Balance
	<b>Starting Balance</b>			<b>\$1,591.23</b>	<b>\$278.42</b>
May	Deposit	\$530.39	\$531.81*	\$2,121.62	\$810.23
May	MIP/PMI Disbursement	\$130.62	*	\$1,991.00	\$810.23
May	MIP/PMI Disbursement		\$130.62*	\$1,991.00	\$679.61
June	Deposit	\$530.39	\$0.00	\$2,521.39	\$679.61
June	MIP/PMI Disbursement	\$130.62	*	\$2,390.77	\$679.61
June	MIP/PMI Disbursement		\$130.62*	\$2,390.77	\$548.99
June	Hazard Insurance Disbursement		\$2,012.00*	\$2,390.77	\$-1,463.01
July	Deposit	\$530.39	\$1,082.97*	\$2,921.16	\$-380.04
July	MIP/PMI Disbursement	\$130.62	*	\$2,790.54	\$-380.04
July	Hazard Insurance Disbursement	\$1,991.00	*	\$799.54	\$-380.04
July	MIP/PMI Disbursement		\$130.62*	\$799.54	\$-510.66
August	Deposit	\$530.39	\$551.16*	\$1,329.93	\$40.50
August	MIP/PMI Disbursement	\$130.62	\$130.62	\$1,199.31	\$-90.12
September	Deposit	\$530.39	\$1,102.32*	\$1,729.70	\$1,012.20
September	MIP/PMI Disbursement	\$130.62	*	\$1,599.08	\$1,012.20
September	MIP/PMI Disbursement		\$127.81*	\$1,599.08	\$884.39
October	Deposit	\$530.39	\$551.16*	\$2,129.47	\$1,435.55
October	MIP/PMI Disbursement	\$130.62	*	\$1,998.85	\$1,435.55
October	MIP/PMI Disbursement		\$127.81*	\$1,998.85	\$1,307.74
November	Deposit	\$530.39	\$551.16*	\$2,529.24	\$1,858.90
November	MIP/PMI Disbursement	\$130.62	*	\$2,398.62	\$1,858.90
November	County Tax Disbursement	\$1,403.11	\$1,435.79*	\$995.51	\$423.11
November	MIP/PMI Disbursement		\$127.81*	\$995.51	\$295.30
December	Deposit	\$530.39	\$4.80*	\$1,525.90	\$300.10

See reverse side for additional important information.

MAURO B LOPEZ  
MANDY L LOPEZ  
C/O EVAN LIVINGSTONE ATTY  
740 4TH ST # 215  
SANTA ROSA CA 95404-4421

Please return this portion with your payment.

Loan Number:

Shortage Amount	
<b>Due by 04/01/2020</b>	<b>\$-89.19</b>
<b>Shortage Payment Submitted - Payment Will Be</b>	<b>Shortage Payment Not Submitted - Payment Will Be</b>
\$1,496.11	\$1,503.54

Please make checks payable to:

LAKEVIEW LOAN SERVICING, LLC  
PO BOX 60509  
CITY OF INDUSTRY, CA 91716-0509

If you prefer to pay your escrow shortage of \$-89.19 in lump sum, please make your check payable to Lakeview Loan Servicing, LLC and return this coupon. Your new mortgage payment would then be \$1,496.11. Please include your loan number on your check, and send to: Lakeview Loan Servicing, LLC, P.O. Box 60509, City Of Industry, CA 91716-0509 .

Account History					
Month	Activity	Projected Amount	Actual Amount	Projected Escrow Balance	Actual Escrow Balance
December	MIP/PMI Disbursement	\$130.62	-	\$1,395.28	\$300.10
December	MIP/PMI Disbursement		\$127.81*	\$1,395.28	\$172.29
January	Deposit	\$530.39	\$1,102.32*	\$1,925.67	\$1,274.61
January	MIP/PMI Disbursement	\$130.62	-	\$1,795.05	\$1,274.61
January	MIP/PMI Disbursement		\$127.81*	\$1,795.05	\$1,146.80
February	Deposit	\$530.39	\$1,102.32*	\$2,325.44	\$2,249.12
February	MIP/PMI Disbursement	\$130.62	*E	\$2,194.82	\$2,249.12
February	Deposit		\$0.00	\$2,194.82	\$2,249.12
February	MIP/PMI Disbursement		\$127.81*	\$2,194.82	\$2,121.31
March	Deposit	\$530.39	\$551.16*	\$2,725.21	\$2,672.47
March	MIP/PMI Disbursement	\$130.62	\$127.81*	\$2,594.59	\$2,544.66
March	County Tax Disbursement	\$1,403.11	\$1,435.79*	\$1,191.48	\$1,108.87
	Total Deposits	\$5,834.29	\$7,131.18		
	Total Disbursements	\$6,234.04	\$6,300.73		
Account Balance as of 03/31/2020					\$1,108.87

An asterisk (\*) appearing next to the amount indicates a difference from projected activity either in the amount or the date. The letter "E" next to an amount indicates that the payment or disbursement has not yet occurred, but is estimated to occur on the date shown.

Last year we anticipated that Disbursements would be made from your Escrow Account during the period equaling \$6,364.66. Your lowest monthly mortgage loan balance should not have exceeded \$799.54, which is either 1/6 (also equal to no more than two months) of the total projected payments from the account as required by federal law or the reasonable amount required by state law or the amount required by the mortgage contract. Your actual lowest monthly balance was equal to or greater than \$-1,463.01. The items with an asterisk on your Account History may explain this. For further explanation, call our toll-free number shown under the Contact Us section on this statement.

### Total Anticipated Annual Disbursement

These are the escrow items we anticipate to collect for or pay on your behalf in the upcoming 12-month period. The dollar amount shown may be the last amount paid for that item, or we may project the amount due as defined by federal law. Based on these anticipated disbursements, the amount of your escrow deposit is calculated and displayed here.

Tax			Insurance		
Item	Annual Expense	Anticipated Date(s) of Payment	Item	Annual Expense	Anticipated Date(s) of Payment
County Tax Disbursement	\$1,435.79	November 2020	MIP/PMI Disbursement	\$127.81	April 2020
County Tax Disbursement	\$1,435.79	March 2021	MIP/PMI Disbursement	\$127.81	May 2020
			MIP/PMI Disbursement	\$127.81	June 2020
			MIP/PMI Disbursement	\$127.81	July 2020
			Hazard Insurance Disbursement	\$2,012.00	July 2020
			MIP/PMI Disbursement	\$127.81	August 2020
			MIP/PMI Disbursement	\$127.81	September 2020
			MIP/PMI Disbursement	\$127.81	October 2020
			MIP/PMI Disbursement	\$127.81	November 2020
			MIP/PMI Disbursement	\$127.81	December 2020
			MIP/PMI Disbursement	\$127.81	January 2021
			MIP/PMI Disbursement	\$127.81	February 2021
			MIP/PMI Disbursement	\$127.81	March 2021

Total Anticipated Annual Disbursement = \$6,417.30

### Account Projections

The following information covers your projected escrow account activity from 04/2020 to 03/2021. All payments we anticipate receiving as well as disbursements we anticipate making on your behalf are included, along with the Projected Escrow Account Balance, derived by carrying forward your current actual escrow balance. The required Escrow Account Balance displays the amount actually required to be on hand as specified by federal law, state law, or your mortgage documents, and may include a cushion of up to one-sixth of your annual disbursements. Please retain this statement for comparison with the actual activity in your account at the end of the next escrow analysis cycle.

Month	Projected Payments	Disbursements	Projected Escrow	Required Escrow
	Projected	Projected	Account Balance	Account Balance
		Description		
		Beginning Balance	\$1,108.87	\$1,198.06
April	\$534.78	\$127.81 MIP/PMI Disbursement	\$1,515.84	\$1,605.03
May	\$534.78	\$127.81 MIP/PMI Disbursement	\$1,922.81	\$2,012.00
June	\$534.78	\$127.81 MIP/PMI Disbursement	\$2,329.78	\$2,418.97
July	\$534.78	\$127.81 MIP/PMI Disbursement	\$2,736.75	\$2,825.94
July		\$2,012.00 Hazard Insurance Disbursement	\$724.75	\$813.94
August	\$534.78	\$127.81 MIP/PMI Disbursement	\$1,131.72	\$1,220.91
September	\$534.78	\$127.81 MIP/PMI Disbursement	\$1,538.69	\$1,627.88
October	\$534.78	\$127.81 MIP/PMI Disbursement	\$1,945.66	\$2,034.85
November	\$534.78	\$127.81 MIP/PMI Disbursement	\$2,352.63	\$2,441.82
November		\$1,435.79 County Tax Disbursement	\$916.84	\$1,006.03
December	\$534.78	\$127.81 MIP/PMI Disbursement	\$1,323.81	\$1,413.00
January	\$534.78	\$127.81 MIP/PMI Disbursement	\$1,730.78	\$1,819.97
February	\$534.78	\$127.81 MIP/PMI Disbursement	\$2,137.75	\$2,226.94
March	\$534.78	\$127.81 MIP/PMI Disbursement	\$2,544.72	\$2,633.91
March		\$1,435.79 County Tax Disbursement	\$1,108.93	\$1,198.12

Your Projected Escrow Account Balance as of 03/31/20 is \$1,108.87. Your Required Beginning Escrow Balance according to this analysis should be \$1,198.06. This means you have a shortage of \$-89.19. Per federal law, the shortage may be collected from you over 12 months or more unless it is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. **We will collect the shortage over 12 months.** Once during this period, your Required Escrow Account Balance should be reduced to \$813.94, as shown in July. This amount represents the cushion selected as allowed by your mortgage contract, federal and state law.

#### Balance Your Escrow Account

Each year your account is reviewed to make sure there is enough money to pay your property taxes and/or insurance. To do that, federal law allows us to require a minimum balance in your account. This cash reserve helps to cover any increase in taxes and/or insurance. Subject to state law limits, your minimum balance normally equals the amount of your escrow payments for about two months. The payments made to and from your escrow account last year help predict your account activity for next year. Last year's activity also helps predict what your lowest account balance is likely to be. To balance your escrow account, we compare what your lowest account balance will likely be next year with your minimum required balance. The difference between those two numbers tells us if you need to deposit additional funds or if we will provide a refund.

\$813.94	Your minimum required balance
\$724.75	Your projected lowest account balance for July
\$-89.19	Your escrow account surplus/shortage

- 1
- 2
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- 8

On **February 26, 2020**, I served the within **NOTICE OF MORTGAGE PAYMENT**  
**CHANGE** on all interested parties in this proceeding by placing a true and correct copy thereof  
enclosed in a sealed envelope with postage pre-paid in the United States Mail at Irvine,  
California, addressed as follows:

In addition to any paper copies served by U.S. Mail, registered ECF participants, including parties who have requested Special Notice in this case, will receive an electronic copy of the foregoing document when it has been filed with the Court.

I certify under penalty of perjury the foregoing is true and correct.

/s/ Michele Dapello

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**Michele Dapello**